

**Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.2%	22.7%	31.6%	47.4%	64.6%	85.1%	33.6%	77.0%
Industry group **								
Agric., fish., forest.	60.9%	12.6% *	--	55.1%	53.4%	86.7%	36.6% *	67.6%
Mining and manufacturing	65.0%	17.4%	22.7%	47.5%	63.5%	76.2%	32.4%	69.7%
Construction	52.3%	21.0%	41.8%	52.6%	54.0%	84.1%	40.3%	61.6%
Utilities and transp.	74.1%	30.2% *	23.7% *	42.5%	60.3%	83.2%	30.6%	78.6%
Wholesale trade	63.8%	27.6%	31.7%	38.7%	57.6%	88.2%	34.1%	73.1%
Fin. svcs. and real estate	78.4%	25.2%	44.3%	49.4%	71.4%	87.5%	40.1%	82.9%
Retail trade	76.2%	20.7%	24.7%	50.3%	66.2%	86.2%	30.8%	81.4%
Professional services	69.8%	22.1%	32.7%	53.2%	65.6%	83.4%	33.1%	76.5%
Other services	70.6%	23.7%	29.1%	39.7%	66.5%	89.3%	30.5%	78.7%
Ownership								
For profit, incorporated	71.5%	20.8%	31.2%	47.6%	63.9%	86.1%	33.4%	78.5%
For profit, unincorporated	66.4%	27.7%	33.9%	52.3%	65.6%	86.3%	37.3%	75.0%
Nonprofit	67.4%	25.4%	30.9%	39.5%	65.8%	79.0%	28.6%	71.9%
Age of firm								
Less than 5 years	54.7%	28.2%	47.4%	55.8%	63.7%	91.2%	44.8%	63.6%
5-9 years	54.8%	27.0%	31.3%	59.2%	69.0%	72.4%	34.1%	70.6%
10-19 years	54.3%	19.6%	31.5%	47.8%	63.4%	82.2%	32.4%	66.5%
20 or more years	74.1%	21.5%	28.7%	43.4%	64.5%	85.3%	31.7%	78.7%
Multi/single status								
2 or more locations	80.4%	21.9% *	32.0%	47.5%	66.2%	85.4%	35.0%	81.1%
1 location only	47.3%	22.7%	31.5%	47.4%	62.5%	75.2%	33.5%	59.7%
Percent full-time employees								
Less than 25%	66.3%	22.7%	30.1% *	38.2%	57.3%	86.8%	30.0%	73.1%
25-49 %	68.4%	19.0%	17.2%	36.1%	64.8%	83.0%	24.2%	74.6%
50-74 %	73.5%	22.6%	24.1%	42.1%	61.9%	90.3%	31.2%	80.8%
75% or more	70.1%	23.2%	34.3%	50.5%	65.6%	84.1%	35.3%	76.8%
Union presence								
No union employees	66.1%	22.7%	30.9%	47.0%	63.6%	82.7%	33.4%	73.6%
Has union employees	86.4%	24.3%	45.1%	54.1%	73.8%	90.6%	38.4%	88.1%
Percent low-wage employees								
50% or more low-wage	68.6%	17.4%	27.8%	37.2%	59.5%	82.7%	29.0%	73.2%
Less than 50% low-wage	70.7%	23.6%	32.1%	49.9%	66.2%	85.9%	34.4%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2015**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.48%	1.64%	1.52%	1.29%	0.65%	1.07%	0.59%
Industry group **								
Agric., fish., forest.	7.03%	7.09% *	--	13.27%	14.71%	9.12%	12.67% *	8.22%
Mining and manufacturing	1.69%	5.20%	4.21%	3.94%	3.37%	2.19%	3.32%	1.81%
Construction	3.05%	3.83%	5.41%	5.42%	7.11%	5.54%	3.97%	4.30%
Utilities and transp.	3.29%	9.87% *	7.96% *	9.54%	7.82%	3.72%	6.34%	3.42%
Wholesale trade	2.22%	7.83%	5.44%	5.18%	5.10%	2.17%	3.83%	2.48%
Fin. svcs. and real estate	1.43%	6.05%	6.44%	5.36%	3.43%	1.55%	3.93%	1.45%
Retail trade	1.36%	3.97%	5.31%	4.50%	4.07%	1.50%	3.28%	1.42%
Professional services	1.03%	2.33%	2.85%	2.81%	2.26%	1.36%	1.82%	1.14%
Other services	1.23%	3.04%	3.79%	3.30%	2.91%	1.32%	2.23%	1.35%
Ownership								
For profit, incorporated	0.62%	1.79%	1.89%	1.80%	1.66%	0.72%	1.29%	0.68%
For profit, unincorporated	1.58%	3.28%	4.25%	4.04%	3.36%	1.87%	2.52%	1.86%
Nonprofit	1.49%	4.27%	5.29%	3.82%	2.69%	2.13%	2.85%	1.60%
Age of firm								
Less than 5 years	3.96%	3.99%	5.62%	6.19%	8.21%	7.69%	3.91%	6.42%
5-9 years	2.58%	3.80%	4.79%	4.61%	4.78%	10.44%	2.94%	3.51%
10-19 years	1.61%	2.74%	3.12%	2.99%	3.19%	3.92%	1.98%	2.17%
20 or more years	0.59%	2.30%	2.23%	1.94%	1.51%	0.66%	1.47%	0.62%
Multi/single status								
2 or more locations	0.59%	10.76% *	5.25%	2.67%	1.47%	0.65%	3.05%	0.59%
1 location only	1.09%	1.49%	1.71%	1.78%	2.28%	6.44%	1.13%	1.73%
Percent full-time employees								
Less than 25%	2.36%	6.48%	9.76% *	5.93%	4.93%	2.60%	4.95%	2.58%
25-49 %	1.95%	4.46%	4.13%	4.78%	4.49%	2.30%	3.33%	2.07%
50-74 %	1.42%	3.13%	3.93%	4.88%	3.84%	1.18%	2.65%	1.53%
75% or more	0.64%	1.84%	1.90%	1.73%	1.51%	0.82%	1.27%	0.70%
Union presence								
No union employees	0.63%	1.52%	1.65%	1.57%	1.36%	0.84%	1.09%	0.71%
Has union employees	0.97%	6.84%	9.12%	6.27%	3.97%	0.97%	5.32%	0.97%
Percent low-wage employees								
50% or more low-wage	1.25%	3.48%	5.26%	3.38%	2.76%	1.53%	2.91%	1.34%
Less than 50% low-wage	0.60%	1.62%	1.72%	1.70%	1.45%	0.71%	1.15%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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